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THIS IS A COMMUNICATION FROM A DEBT COLLECTOR

November 30, 2018

VIA FIRST CLASS MAIL AND CERTIFIED MAIL

RE: NOTICE OF FORECLOSURE SALE
Property: 440 Belmont Bay Drive, Unit 317, Woodbridge, VA 22191
Grantor(s): Herbert Williams, Jr.
Our File No.: VA-332436

Dear Sir or Madam:

This notice is sent to you on behalf of the party secured by the Deed of Trust.

Pursuant to the terms of a Deed of Trust which encumbers the Property, the Property will be offered for sale by Equity Trustees, LLC at a public auction on December 19, 2018 at 09:00 AM in the front of the Circuit Court building for Prince William County, 9311 Lee Avenue, Manassas, Virginia. Copies of the **advertisement of sale** and the instrument appointing Equity Trustees, LLC as substitute trustee under the **Deed of Trust** are enclosed.

Sincerely,

BWW Law Group, LLC

Enclosure



"This is a communication from a debt collector and any information obtained may be used for that purpose."

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EXHIBIT

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BWW# VA-332436-1

TRUSTEE'S SALE OF 440 BELMONT BAY DRIVE, UNIT 317, WOODBRIDGE, VA 22191. In execution of a certain Deed of Trust dated August 10, 2005, in the original principal amount of \$512,000.00 recorded in the Clerk's Office, Circuit Court for Prince William County, Virginia as Instrument No. 200508110136236. The undersigned Substitute Trustee will offer for sale at public auction in the front of the Circuit Court building for Prince William County, 9311 Lee Avenue, Manassas, Virginia on December 19, 2018, at 9:00 AM, the property described in said Deed of Trust, located at the above address, and more particularly described as follows: CONDOMINIUM UNIT 317, HARBOR POINT EAST AT BELMONT BAY, A CONDOMINIUM, AND THE LIMITED COMMON ELEMENTS APPURTENANT THERETO, INCLUDING COMMON ELEMENT PARKING SPACE(S), P-6 & P-7 AND COMMON ELEMENT STORAGE 25 & 3D, ESTABLISHED BY CONDOMINIUM INSTRUMENTS RECORDED ON JUNE 2, 2004 AS INSTRUMENT NUMBER 200406020092344, WITH PLAT RECORDED AS INSTRUMENT NUMBER 200406020092345, AND ANY SUPPLEMENTAL DECLARATIONS AND/OR AMENDMENTS RECORDED SUBSEQUENT THERETO, AMONG THE LAND RECORDS OF PRINCE WILLIAM COUNTY, VIRGINIA. TERMS OF SALE: ALL CASH. A bidder's deposit of ten percent (10%) of the sale price or ten percent (10%) of the original principal balance of the subject Deed of Trust, whichever is lower, in the form of cash or certified funds payable to the Substitute Trustee must be present at the time of the sale. The balance of the purchase price will be due within fifteen (15) days of sale, otherwise Purchaser's deposit may be forfeited to Trustee. Time is of the essence. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled to a return of the deposit paid. The Purchaser may, if provided by the terms of the Trustee's Memorandum of Foreclosure Sale, be entitled to a \$50 cancellation fee from the Substitute Trustee, but shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney. Additional terms to be announced at the sale. A form copy of the Trustee's memorandum of foreclosure sale and contract to purchase real property is available for viewing at www.bwwsales.com. This is a communication from a debt collector and any information obtained will be used for that purpose. The sale is subject to seller confirmation. Substitute Trustee: Equity Trustees, LLC, 2101 Wilson Blvd., Suite 1004, Arlington, VA 22201. For more information contact: BWW Law Group, LLC, attorneys for Equity Trustees, LLC, 6003 Executive Blvd, Suite 101, Rockville, MD 20852, 301-961-6555, website: www.bwwsales.com. VA-332436-1.



PREPARED BY / PLEASE RETURN TO:
BWW Law Group, LLC
6003 Executive Blvd, Suite 101
Rockville, MD 20852

BWW#: VA-332436

Tax ID: 8492-53-3957.03
Tax ID shown on DOT: 220844

APPOINTMENT OF SUBSTITUTE TRUSTEE

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR RESIDENTIAL ASSET SECURITIES CORPORATION, HOME EQUITY MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-AHL3, GRANTOR herein, does hereby remove the Original Trustee(s) as Trustee(s), and does also hereby remove any substitute trustee or trustees who may have been previously appointed in place of the Original Trustee(s), and hereby appoints EQUITY TRUSTEES, LLC, a Virginia limited liability company, as Substitute Trustee/GRANTEE whose place of business is 2101 Wilson Blvd., Suite 1004, Arlington, VA 22201. This appointment is made under the August 10, 2005 Deed of Trust conveying the real property known as 440 Belmont Bay Drive, Unit 317, Woodbridge, VA 22191 and executed by Herbert WILLIAMS, JR. (identified here as GRANTOR(S) for recordation purposes), in which MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as nominee for Accredited Home Lenders, Inc. its successors and assigns, is named original beneficiary and COMMONWEALTH TRUSTEES, LLC as original trustee, and recorded at Instrument No. 200508110136236 in the land records of the Prince William County Circuit Court Clerk's Office ("Deed of Trust"). Said Substitute Trustee shall, in accordance with the provisions of said Deed of Trust, succeed to all the title, powers and duties conferred upon the Original Trustee(s) by the terms of said Deed of Trust and by applicable law.

DATED: 11/13/18

OCWEN Loan Servicing, LLC, as Attorney-in-fact
for New Penn Financial, LLC d/b/a Shellpoint
Mortgage Servicing By its attorney in fact for U.S.
BANK NATIONAL ASSOCIATION, AS
TRUSTEE FOR RESIDENTIAL ASSET
SECURITIES CORPORATION, HOME EQUITY
MORTGAGE ASSET-BACKED PASS-
THROUGH CERTIFICATES, SERIES 2005-
AHL3

Evelle Morales
Name: Evelle Morales
Title: Contract Management Coordinator

STATE OF FLORIDA
COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this 13 day of November 2018, by
Evelle Morales as Contract Management Coordinator for Ocwen Loan Servicing, LLC who is the
attorney in fact for New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing By its attorney in fact for U.S.
Bank National Association, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-
Backed Pass-Through Certificates, Series 2005-AHL3, who is personally known to me or who has produced
() as identification.

Anel Hernandez
Signature of Notary Public
Name of Notary Public: Anel Hernandez

Personally known: ☒
OR Produced Identification: ☐
Type of Identification Produced: ☐

